

United States Bankruptcy Court
District of Oregon

In re:
Rollie Eugene Kearns
Marci Joy Kearns
Debtors

Case No. 14-60235-tmr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-6

User: dani
Form ID: B9A

Page 1 of 2
Total Noticed: 30

Date Rcvd: Jan 27, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2014.

db +Rollie Eugene Kearns, 1256 Kotka Street, Woodburn, OR 97071-4339
jdb +Marci Joy Kearns, 15704 SW 87th Ave, Tigard, OR 97224-5628
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670, Salem, OR 97309-5013
smg +US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936
smg +US Attorney General, Department of Justice, 10th & Constitution NW, Washington, DC 20530-0001
100526408 American Coradius International LLC, PO Box 505, Linden, MI 48451-0505
100526410 Attorney General Ellen F. Rosenblum, Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096
100526413 +CBE Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
100526415 +Chase Home Finance LLC, PO Box 24696, Columbus, OH 43224-0696
100526417 +Columbia Collection Service, Inc, 6915 SE Lake Rd, Ste 200, Milwaukie, OR 97267-2103
100526418 +Diagnostic Imaging Assoc Inc, Ste 100, 1165 Union Street NE, Salem, OR 97301-4693
100526423 +Northland Group Inc, 7831 Glenroy Road, Suite 250, Edina, MN 55439-3117
100526426 +Silverton Health Physician Services, PO Box 278, Woodburn, OR 97071-0278
100526427 +Silverton Hospital, PO Box 3417, Portland, OR 97208-3417
100526429 +Zwicker & Associates, P.C., PO Box 9013, Andover, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: todd@pdxlegal.com Jan 28 2014 00:49:22 TODD N WILKINSON,
8215 SW Tualatin-Sherwood Rd #200, Tualatin, OR 97062
tr +EDI: QVPANCIC.COM Jan 28 2014 01:00:00 Vanesa Pancic, Chapter 7 Trustee, POB 280,
Wilsonville, OR 97070-0280
smg EDI: ORREV.COM Jan 28 2014 01:00:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
ust +E-mail/Text: ustpregion18.ecf@usdoj.gov Jan 28 2014 00:49:48 US Trustee, Eugene,
405 E 8th Ave #1100, Eugene, OR 97401-2728
100526409 EDI: AMEREXPR.COM Jan 28 2014 00:59:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
100526411 +EDI: STFC.COM Jan 28 2014 00:58:00 Cach LLC, 4340 S Monaco St, Unit 2,
Denver, CO 80237-3408
100526414 +E-mail/Text: bklaw2@centurylink.com Jan 28 2014 00:49:58 Centurylink, 100 CenturyLink Dr,
Monroe, IN 71203-2041
100526416 EDI: CITICORP.COM Jan 28 2014 00:59:00 Citicards CBN, PO Box 6497,
Sioux Falls, SD 57117-6497
100526420 +EDI: RMSC.COM Jan 28 2014 00:59:00 GECRB/Care Credit, C/O PO Box 965036,
Orlando, FL 32896-0001
100526421 EDI: RMSC.COM Jan 28 2014 00:59:00 GECRB/Lowes, PO Box 965005, Orlando, FL 32896-5005
100526422 EDI: IRS.COM Jan 28 2014 00:59:00 Internal Revenue Service, Bankruptcy Notices,
PO Box 7346, Philadelphia, PA 19101-7346
100526424 EDI: ORREV.COM Jan 28 2014 01:00:00 Oregon Department Of Revenue,
Bankruptcy Notice Department, 955 Center Street, NE, Salem, OR 97301-2555
100526412 EDI: USBANKARS.COM Jan 28 2014 00:59:00 Cardmember Service, PO Box 6335,
Fargo, ND 58125-6335
100526419 EDI: USBANKARS.COM Jan 28 2014 00:59:00 Elan Financial Services, PO Box 108,
Saint Louis, MO 63166-9801
100526428 EDI: AFNIVZWIRE.COM Jan 28 2014 00:58:00 Verizon Wireless - West Area, PO Box 26055,
Minneapolis, MN 55426-0055

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

100526425 ##+Patenaude & Felix, A.P.C., 522 SW 5th Ave, Ste 1210, Portland, OR 97204-2137
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2014

Signature: /s/Joseph Speetjens

District/off: 0979-6

User: dani
Form ID: B9A

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2014 at the address(es) listed below:
NONE.

TOTAL: 0

UNITED STATES BANKRUPTCY COURT
District of Oregon

U.S. BANKRUPTCY COURT
 DISTRICT OF OREGON
FILED

January 27, 2014

Clerk, U.S. Bankruptcy Court

BY DEPUTY

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, Deadlines, Proposed Case Dismissal, and Trustee Appointment

A chapter 7 bankruptcy case concerning the debtor(s) named below was **FILED ON 1/26/14**. You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Case documents may be viewed online or at the clerk's office, or requested through the mail.

SEE REVERSE SIDE FOR IMPORTANT EXPLANATIONS

Debtor(s) (name(s) and address):

Rollie Eugene Kearns
Marci Joy Kearns

1256 Kotka Street
 Woodburn, OR 97071

15704 SW 87th Ave
 Tigard, OR 97224

Case Number: **14-60235-tmr7**

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN) No(s)./Complete EIN:
 xxx-xx-5338
 xxx-xx-9534

Debtor(s) Attorney:
TODD N WILKINSON
 8215 SW Tualatin-Sherwood Rd #200
 Tualatin, OR 97062
 Telephone No.: (503) 913-9488

Trustee:
Vanesa Pancic
 Chapter 7 Trustee
 POB 280
 Wilsonville, OR 97070
 Telephone No.: 503-729-8676

Meeting of Creditors

2/21/14 at 02:00 PM in Red Lion Hotel, 3301 Market St NE, Salem, OR 97301

Presumption of Abuse under 11 USC §707(b) (See "Presumption of Abuse" on the reverse side)

The presumption of abuse does not arise.

Deadlines – Documents must be received by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: **4/22/14**

Deadline to Object to Exemptions: 30 days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the debtor(s)' property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the Court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Notices Re Proposed Dismissal of Case/Undue Hardship Presumption; and Abandonment of Debtor's Residence (Real Property)

YOU ARE NOTIFIED: (1) This case may be dismissed without further prior notice if the debtor(s) fail to complete the meeting of creditors, timely file any documents, or make fee payments ordered by the Court, unless within 21 days of the above "FILED" date a party in interest files a written objection to dismissal, setting forth specific grounds, with the Court and sends copies to the debtor(s)' attorney (or debtor(s) if pro se) and trustee; and (2) Any presumption of undue hardship that may exist in a reaffirmation agreement filed by the debtor(s) shall remain in effect until the effective date of any discharge order entered in this case unless a party in interest objects by **3/13/14**.

YOU ARE FURTHER NOTIFIED that at least 5 days prior to the date of the meeting of creditors, any party in interest who objects to abandonment of the debtor(s)' residence (real property) must file with the Court a written objection and serve a copy on the debtor(s) and debtor(s)' attorney. If no timely objection is filed, the trustee can abandon the property at or after the meeting of creditors upon request of the debtor(s) or mortgage creditor without any further notice requirement. Mortgage creditors are authorized to negotiate a loan modification with a debtor either before or after the meeting of creditors, but any modification reached cannot become effective until the property is abandoned. Mortgage creditors may use the procedure outlined in LBF #751.7, available at www.orb.uscourts.gov, to obtain such abandonment. A creditor's contact with the debtor(s) and/or debtor(s)' attorney to effect a modification shall not be considered a violation of the automatic stay of 11 USC §362. Negotiations with represented debtors must be with debtor(s)' counsel who may consent to the creditor communicating directly with the debtor(s).

Creditor with a Foreign Address

Please read the information under "Do Not File A Proof of Claim at This Time" on the reverse side.

Trustee Appointment

The trustee named above is hereby appointed as interim trustee in this case. Such trustee's bond shall be the blanket bond heretofore approved and filed with the U.S. Bankruptcy Court Clerk.

UNITED STATES TRUSTEE

DO NOT FILE A PROOF OF CLAIM UNLESS YOU RECEIVE A NOTICE TO DO SO!

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (Title 11, United States Code) has been filed in this Court by the debtor(s) named in this notice, and an order for relief has been entered.
Relief from Stay	Requests for <i>non-judicial</i> relief from the stay of Bankruptcy Code §362(a), limiting actions to recover debtor(s)' property, must comply with Local Form #715. Requests for judicial relief must comply with Local Form #720.50.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing the debtor(s)' property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor(s)' wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the Court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	The meeting of creditors is scheduled for the date, time and location listed in this notice. The debtor(s) (both debtors in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors or this case may be dismissed. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. Debtor(s) must provide a photo ID (e.g., driver's license; federal, state, student or military ID; U.S. passport; or resident alien card). Debtor(s) must also provide proof of reported social security number (e.g., social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin. report). Original photo IDs and other documents are required.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. You therefore should not file a Proof of Claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim and the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the Court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means you may never try to collect the debt from the debtor(s). If you believe the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint -- or a motion if you assert that the discharge should be denied under §727(a)(8) or (a)(9) -- with the Court by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed in this notice. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The Court must receive the objection by the "Deadline to Object to Exemptions" listed in this notice.
Bankruptcy Clerk's Office (Document Filing, Viewing and Copies)	Any paper document that you file in this case must be filed at the bankruptcy clerk's office at: U.S. Bankruptcy Court Phone: 541-431-4000 Office Hours: 9:00AM-4:30PM 405 E 8th Ave #2600 Eugene, OR 97401 You may view or obtain filed documents, including the list of the debtor's property and debts and the list of the property claimed as exempt, as follows: 1. Online by obtaining a PACER account at www.pacer.gov . 2. In person at the clerk's office. 3. Via mail by submitting a written request with the applicable search and copy fees and a self-addressed, stamped envelope.
Court Information and Legal Advice	Court information is available at www.orb.uscourts.gov . For account numbers, etc. contact the debtor's attorney. Contact your own attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have questions about your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	